

Information to identify the case:

Debtor 1	Marc Fass	Social Security number or ITIN xxx-xx-7832
	First Name _____ Middle Name _____ Last Name _____	EIN _____
Debtor 2 (Spouse, if filing)	Jill Fass	Social Security number or ITIN xxx-xx-7558
	First Name _____ Middle Name _____ Last Name _____	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 17-19632-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marc Fass

Jill Fass

7/22/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Marc Fass
Jill Fass
Debtors

Case No. 17-19632-MBK
Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Jul 22, 2022

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	Marc Fass, Jill Fass, 833 South Olden Avenue, Trenton, NJ 08610-5149
aty	+ KML Law Group, PC, 701 Market Street, St #5000, Philadelphia, PA 19106-1541
lm	+ Cenlar FSB, P.O. Box 77408, Ewing, NJ 08628-6408
516818304	+ Asset Maximization Group, Inc, 26-12 Borrough Pl, Suite 6B, Woodside, NY 11377-7835
516818306	+ Aurora Financial Gr In, 9 Eves Dr Ste 190, Marlton, NJ 08053-8114
517076270	+ Credit Card Payment Processing, Robertson, Anschutz et als, POB 272410, Boco Raton, FL 33427-2410

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 22 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 22 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jul 22 2022 20:44:00	USAA Federal Savings Bank, RAS Crane, LLC, 10700 Abbott's Bridge Road, suite 170, Duluth, GA 30097-8461
516818303	^ MEBN	Jul 22 2022 20:44:27	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
516818305	+ EDI: CITICORP.COM	Jul 23 2022 00:43:00	At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500
516818307	+ EDI: BANKAMER.COM	Jul 23 2022 00:43:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516818308	+ EDI: CAPITALONE.COM	Jul 23 2022 00:43:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516818309	+ Email/Text: clientservices@credit-control.com	Jul 22 2022 20:45:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
516818311	+ EDI: CITICORP.COM	Jul 23 2022 00:43:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516818312	+ EDI: CITICORP.COM	Jul 23 2022 00:43:00	Citibank/Goodyear, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516818313	+ EDI: WFNNB.COM	Jul 23 2022 00:43:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
516829716	EDI: DISCOVER.COM	Jul 23 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0312-3

User: admin

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Date Recd: Jul 22, 2022

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516818314	+ EDI: DISCOVER.COM	Jul 23 2022 00:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516818315	+ Email/Text: bknotice@ercbpo.com	Jul 22 2022 20:45:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
516818310	EDI: JPMORGANCHASE	Jul 23 2022 00:43:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516818316	+ Email/Text: PBNCNotifications@perituservices.com	Jul 22 2022 20:44:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516818317	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2022 20:45:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517047275	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2022 20:45:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517078110	+ Email/Text: BKelectronicnotices@cenlar.com	Jul 22 2022 20:45:00	New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
516818318	Email/Text: info@phoenixfinancialsvcs.com	Jul 22 2022 20:44:00	Phoenix Financial Services. Llc, Po Box 361450, Indianapolis, IN 46236
516818319	EDI: PRA.COM	Jul 23 2022 00:43:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517077523	EDI: PRA.COM	Jul 23 2022 00:43:00	Portfolio Recovery Associates, LLC, C/O Capital One, N.A., POB 41067, Norfolk VA 23541
517077583	EDI: PRA.COM	Jul 23 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516818320	+ EDI: RMSC.COM	Jul 23 2022 00:43:00	Syncbpaypalsmartconn, Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
516818321	+ EDI: RMSC.COM	Jul 23 2022 00:43:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516818322	+ EDI: RMSC.COM	Jul 23 2022 00:43:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516818323	EDI: USAA.COM	Jul 23 2022 00:43:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2022 at the address(es) listed below:

Name	Email Address
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Albert Russo	docs@russotrustee.com
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Brian C. Nicholas	on behalf of Creditor New Jersey Housing And Mortgage Finance Agency bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
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Denise E. Carlon	on behalf of Creditor New Jersey Housing And Mortgage Finance Agency dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
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Harold N. Kaplan	on behalf of Creditor USAA Federal Savings Bank hkaplan@rasnj.com informationathnk@aol.com
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Kevin C. Fayette	on behalf of Debtor Marc Fass kfayette@kevinfayette.com
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Kevin C. Fayette	on behalf of Joint Debtor Jill Fass kfayette@kevinfayette.com
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Rebecca Ann Solarz	on behalf of Creditor New Jersey Housing And Mortgage Finance Agency rsolarz@kmllawgroup.com
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U.S. Trustee	USTPRegion03.NE. ECF@usdoj.gov
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TOTAL: 8